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ABSTRACT

This competency-based preservice home economics teacher education module on financial pressures in various life styles and cycles is the third in a set of five modules on consumer education related to human development. (This set is part of a larger series of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objectives and overview, three units of instruction are presented: (1) identification of financial pressures (includes lessons on traditional and varying styles of living units and their unique financial pressures); (2) methods of meeting needs (includes a lesson on identification of responses to financial pressures); and (3) key issues for secondary consumer and homemaking programs (includes a lesson on identifying important issues for consumer and homemaking programs in the area of financial pressures on various living units). Each lesson includes the following elements: narrative summary, suggested activities, and suggested resources (readings). A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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CONSUMER APPROACH STRAND:

HUMAN DEVELOPMENT

Module I-E-3 FINANCIAL PRESSURES IN VARIOUS LIFE STYLES AND CYCLES

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1978

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CE 019 922

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NATIONAL INSTITUTE OF EDUCATION

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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MATCHE PROJECT

1974-1978

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TABLE OF CONTENTS

Module Objectives. . . . . .Page 1
Module Overview. 1

UNIT 1--IDENTIFICATION OF FINANCIAL PRESSURES. 3
Objectives. 3
Overview. 3

Lesson 1: Traditional Styles of Living Units and Their Unique Financial Pressures. 3
Narrative Summary 3
Suggested Activity. 4

Lesson 2: Varying Styles of Living Units and Their Unique Financial Pressures. 4
Narrative Summary 4
Suggested Activities. 5
Suggested Resources 5

UNIT 2--METHODS OF MEETING NEEDS 6
Objective 6
Overview. 6

Lesson: Identification of Responses to Financial Pressures 6
Narrative Summary 6
Suggested Activities. 8
Suggested Resources 8

UNIT 3--KEY ISSUES FOR SECONDARY CONSUMER AND HOMEMAKING PROGRAMS. 9
Objective 9
Overview. 9

Lesson: Identifying Important Issues for Consumer and Homemaking Programs in the Area of Financial Pressures on Various Living Units 9
Narrative Summary 9
Suggested Activity. 9

Suggested Resources. 10

MODULE PRE/POSTTEST. 11
Answer Key. 14

FINANCIAL PRESSURES IN VARIOUS LIFE STYLES AND CYCLES

Module Objectives

After exploring, identifying, and describing various life styles and their cycles, the MATCHE student will be able to determine financial pressures on individuals and group living units of differing incomes and varying goals.

The MATCHE student will be able to develop and write case studies of differing living units. The MATCHE student will also be able to suggest methods for helping these varied living units respond to their financial pressures--more clearly matching income and resources with goals, objectives, and pressures.

The MATCHE student will be able to identify key issues which should be included in basic consumer and homemaking education in the area of financial pressures and differing life styles and their cycles.

Module Overview

Financial pressures on individuals and families are caused by a wide range of circumstances--family size, age and health of family members, income level, values, and other factors related to the needs of individuals and families. The needs of newly married income couple differ from the needs of family living units in a culture of poverty. The retired couple living on social security and the widow on a pension have different needs and experience different financial pressures than the divorcee who has a job and receives child support.

It is possible to generalize and predict some of the basic differences in needs of families at different stages in the life cycle and the financial pressures which families might experience. It is also possible to identify the financial pressures which might be confronted by individuals whose family patterns deviate from those upon which the life cycle is based.

It is also useful and quite possible to identify methods whereby living units (whether individual or group) can more clearly match income and financial expenditures needed to fulfill that unit's goals and objectives, thereby relieving unnecessary financial pressures.

The relevance of your classroom instruction will be enhanced by your ability to identify various types of financial pressures, by looking honestly at some of your own pressures, by your familiarity with diverse family patterns, and by your ability to identify ways to relieve the financial pressures

individuals and families might experience in trying to meet needs.

In the first unit of this module you will begin to gather information which will give you a basic knowledge of the development of living units. You will be introduced to an analytical method which is designed for a traditional middle-income family as well as living units which clearly differ from the typical American norm. You will also interact with at least two living units and develop simple case studies which can be shared with other students.

In the following unit, you will begin by having some experiences in familiarizing yourself with differing life styles and cycles. You will also use your case studies to begin to correlate methods for relieving unnecessary financial stress with specific problems.

Finally, you will be asked to infer, from your work, which key issues should be included in Consumer and Homemaking Education programs, specifically in the area of financial pressures in various life styles and their cycles.

To enable you to develop these competencies, this module has been divided into the following units:

Unit 1: Identification of Financial Pressures

Unit 2: Methods of Meeting Needs

Unit 3: Key Issues for Secondary Consumer and Homemaking Programs

UNIT 1

IDENTIFICATION OF FINANCIAL PRESSURES

Objectives

The MATCHE student will be able to interact with families in different stages of Duvall's life cycle, and as a result, will be able to analyze the financial pressures evident in these families in relation to goals, conflicts, and the methods they are using to match their income with their apparent goals.

The MATCHE student will be able to identify the financial pressures for the following living units:

-marriage in an economically depressed family
-divorced
-marriage in the culture of affluence
-communal (individuals or families)
-widow or widower

Overview

The purpose of this unit is to familiarize you with development and status of different living units, especially with regard to the various financial pressures these groups experience. It is also the intention of this unit to give you the opportunity to interact with persons in these varied categories and to begin to analyze financial pressures by observing goals, conflicts among members, and general methods used to match income with goals and pressures.

You will be introduced to a classical treatment of the development of a typical middle-income family with children (Duvall). You will also be using another resource which will help sensitize you to some of the pressures of less typical living units (Gail Putney Fullerton). You will be asked to infer from this reading what values, resources, and fears affect the possible constellation of financial pressures experienced by these varied units.

Lesson 1: Traditional Styles of Living Units and Their Unique Financial Pressures

Narrative Summary

There are many factors which influence financial pressures on living units. The term "living units" was chosen because it embraces a wide

spectrum of living styles from an individual living alone to an individual living with others, from a single family with children to two or more families living together.

This lesson is designed in such a way that it maximizes your own personal interaction as you examine the financial pressures facing living units in our culture.

You will review Evelyn Duvall's theory of the development of the traditional American family. The eight stages she suggests are not intended to cover the entire spectrum of possible life styles, but it is a clear theory which will provide a good background into the overall theory that all living units go through stages in one degree or another.

Suggested Activity

1. Review Chapter 5 of Evelyn Duvall's book Family Development with special emphasis on the eight stages of family development. With one other student, discuss the strengths and weaknesses of Duvall's analysis. What kinds of living units does it most clearly describe? Which kinds of family units fall outside this analytical tool?

There is no progress check for this lesson. If you feel that you have adequately covered the material upon completion of the activity, proceed to Lesson 2.

Lesson 2: Varying Styles of Living Units and Their Unique Financial Pressures

Narrative Summary

In this lesson, you will be introduced to some living units which differ from Duvall's analytical pattern and you will specialize in one of the suggested five patterns. You will be asked to share your insights with your small group and make a short presentation which will express the values, fears, and resources of the pattern you have chosen. A list of special living units follows: marriage in an economically depressed area, divorced, communal (both individuals and/or families), marriage in a family of affluence, and widow or widower (young or old).

The second activity in this lesson will be organized around your small group going out and interviewing (as individuals) two living units which fit into any of Duvall's eight stages or any of the life styles suggested in the readings in Fullerton's book. You will be asked to identify financial pressures unique to the living units which you interview. This will give your group ten case studies. Your case studies will be used to help identify ways persons can minimize financial pressures.

Suggested Activities

1. Select a group of four other persons (total of five). Each person is to choose one of the following style living units for further study:

   -marriage in a culture of poverty
   -divorced
   -marriage in a culture of affluence
   -communal (either individuals or families)
   -widow or widower (young or old)

   When each person has chosen his or her area, begin your research by reading the appropriate chapter in Fullerton's book, Survival in Marriage. Continue your study of this style unit using at least two additional resources.

2. Create a collage or collect a group of pictures which express the fears, values, and resources available to the style of living unit you have chosen.

3. Using your collage or collection, explain to your group the characteristics of your living unit and explain the unique financial pressures which it faces.

4. Choose two different styles of living units from the thirteen studied above (Duvall's as well as those studied in Fullerton). Conduct an interview with persons of the two living units which fit the styles you have chosen. Prepare case studies using interview material and make four copies of each case study (one for each member of your group).

Suggested Resources

Duvall, Evelyn M. Family Development. New York: J.B. Lippincott, 1971.

Fullerton, Gail Putney. Survival in Marriage. New York: Holt, Rinehart and Winston, 1972.

When you have completed all activities, check with your instructor before proceeding to Unit 2.

UNIT 2

METHODS OF MEETING NEEDS

Objective

After reading three case studies of various family units, some of which differ from Duvall's analytical stages of family development, the MATCHE student will be able to recommend at least three methods for helping to relive unnecessary financial pressures or suggest more efficient ways to use the resources available to these living units.

Overview

It should be emphasized that there is no panacea that will relieve all financial pressures facing a living unit. Many of the pressures a living unit faces are dictated by institutions or situations which are so pervasive that no amount of work or study can remove the pressures they create. The pressures facing a family living in a culture of hardened poverty may be educated and articulate as to several ways they could respond to their financial problems but may in fact not have the energy to act against the toll that their cumulative years of poverty exacts. Likewise, inflation has severely devalued the carefully planned retirement income which many older persons have counted on. No amount of value clarification or money management can repair the unjustified poverty caused by this massive social problem.

In this unit, you will become familiar with ten actual case studies which reflect various style living units and the basic financial pressures they face.

Using your own resources, some which are suggested, and the narrative summary included in this unit, you will begin to match financial pressures with exercises and resources which could relieve these pressures.

Lesson: Identification of Responses to Financial Pressures

Narrative Summary

In Unit 1 you did research (both practical and academic) on the financial pressures facing differing style living units. In this unit, you will explore some ways to respond creatively to helping living units relieve the unnecessary financial pressures they are facing.

Many persons, however, bring financial pressures on themselves by poor planning, by impulse buying based on short-term goals, by wasting money on items poorly purchased or services which they could do for themselves, by overusing credit, etc.

In this lesson you will begin by analyzing the possible responses to the various financial pressures faced by ten different living units. The case studies you will analyze will be those prepared for distribution at the end of the preceding unit.

The following four resources will help you to begin to correlate responses with the pressures you have identified in your case studies. Your own resources will probably list others, and the real test of your imagination will be for you to apply these kinds of theory to the specific pressures indicated in the case studies.

No doubt you have been exposed to value clarification as a tool for clarifying goals and values. These tools suggested by such resources as Values Clarification, by Sidney B. Simon, Leland W. Howe, and Howard Kirschenbaum, and Teaching As a Subversive Activity, by Neil Postman and Charles Weingartner, and various other literature available in this area can be valuable in stratifying goals and priorities. This simple stratification can be a valuable tool in relieveing financial pressures and is especially useful in living units which involve more than one person. Value clarification encourages communication and prioritizing goals that are often left unsaid and often unsensed. In your attempt to suggest ways to relieve financial pressures, refer again to other resources in this area.

Another method for relieving financial pressures is to identify new resources which were not apparent to the living unit, such as identifying community services or finding ways and time to do things for oneself which have previously placed financial stress on available funds.

Developing more efficient spending patterns can also help. Simple money management can often increase one's spending power. Management helps persons plan for future expenses and avoid unnecessary purchases. To locate resources in this area, you should review readings on money management and finance that were used in a lower division class or locate recent resources in the library.

Finally, and surprisingly often least effective as a way to relieve financial pressures, is locating more income. Because most problems regarding financial pressures center around over-spending, the usual result of increased funds is increased spending, thus relieving very little pressure. The unnecessary pressures centering around finance are usually caused by wasteful and ill-determined spending habits which are not solved by increased income. If, however, income is genuinely the problem, an additional job (perhaps pursued by another member of the living unit) or a change in job may be the answer. This subject is

treated creatively in a book entitled What Color Is Your Parachute? by Richard Bolles. His interesting and readable book clearly outlines ways of finding jobs which suit a person's needs, goals, and values.

Suggested Activities

1. Working with your small group of five, distribute the case studies completed for Unit 1 of this module. Each member of the group will have total of ten case studies. Review the ten case studies within the next two weeks.

2. Using the list of possible responses to financial pressures in the narrative summary, your own resources, and those found in the resource list for this module, as well as the resources suggested by your instructor, construct a master list of possible responses and resources available to respond to financial pressures experienced by various living units. Share this list with your small group.

3. Individually, prepare notes on each case study prescribing possible strategies for responding to the unique financial pressures of each interviewed living unit.

4. Discuss each of the ten case studies as a group, sharing responses and appointing a recorder to prepare on a master sheet the group's final responses to indicated pressures for each case study. Duplicate this master list and give a copy to each member and the instructor.

Suggested Resources

Bolles, Richard Nelson. What Color Is Your Parachute? Rev. ed. Berkeley: Ten Speed Press, 1975.

Postman, Neil, and Charles Weingartner. Teaching as a Subversive Activity. New York: Delacorte Press, 1969.

Simon, Sidney B., Leland W. Howe, and Howard Kirschenbaum. Values Clarification. New York: Hart Publishing, 1972.

When you have completed these activities, check with the instructor before proceeding to Unit 3.

UNIT 3

KEY ISSUES FOR SECONDARY CONSUMER AND HOMEMAKING PROGRAMS

Objective

The MATCHE student will be able to identify key issues which should be included in the eleventh and twelfth grade consumer and homemaking education programs in a unit on Financial Pressures and Differing Life Styles and Cycles.

Overview

Since there are continual changes in our culture, it is expected that there are continual changes in the issues which are central to consumer and homemaking education. One very important skill in education is to be able to identify current issues and needs within a teacher's area of competency. This skill will make your teaching more relevant, useful, and interesting over your entire teaching career.

Lesson: Identifying Important Issues for Consumer and Homemaking Programs in the Area of Financial Pressures on Various Living Units

Narrative Summary

This lesson will synthesize all the work you have done on this module and identify the key issues presently facing consumer and homemaking education in the area of financial pressures on varying life styles and their goals.

Suggested Activity

Prepare an essay synthesizing all of your work in this module on the key issues which you think should be included in consumer and homemaking education programs in the area of financial pressures as they relate to various living units. Read your essay to your group, including your instructor, and give them an opportunity to comment on your choices of issues.

When you feel you have satisfactorily completed required activities in the Module, take the posttest.

Suggested Resources

Bolles, Richard Nelson. What Color Is Your Parachute? Rev. ed. Berkeley: Ten Speed Press, 1975.

Duvall, Evelyn M. Family Development. New York: J.B. Lippincott, 1971.

Fullerton, Gail Putney. Survival in Marriage. New York: Holt, Rinehart and Winston, 1972.

Glasser, Lois N. (ed.), and Paul H. Glasser. Families in Crisis. New York: Harper and Row, 1970.

Masters, E.E. Parents in Modern America: A Sociological Analysis. Homewood, Illinois: The Dorsey Press, 1970.

Postman, Neil, and Charles Weingartner. Teaching as a Subversive Activity. New York: Delacorte Press, 1969.

Simon, Sidney B., Leland W. Howe, and Howard Kirschenbaum. Values Clarification. New York: Hart Publishing, 1972.

Skolnich, Arlene S., and Jerome H. Skolnich. Family in Transition. Boston: Little, Brown & Company, 1971.

Texas Tech University, Home Economics Instructional Materials Center. Consumer Education for Families with Limited Incomes. Unit 1. Lubbock: 1971.

MODULE PRE/POSTTEST

Student_____

Financial Pressures in Various Life Styles and Cycles

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. List and briefly explain the eight stages in Duvall's understanding of the family life cycle.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

   h.

2. Describe two hypothetical living units which lie outside Duvall's method for analyzing the family life cycle.

3. Briefly describe three methods for helping to relieve financial pressures of varying family units.

4. Based on your own experience, recount how one of the above methods would help you to use more efficiently your own financial resources.

5. List three resources which could respond to financial pressures beyond regular financial income. Give examples of each.

   a.

   b.

   c.

6. Identify three key issues which should be included in eleventh and twelfth grade consumer and homemaking education program related to financial pressures and differing life styles and cycles.

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

Financial Pressures in Various
Life Styles and Cycles

> Instructor: Do not reproduce this page in student's booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. a. married couples (without children)
   b. childbearing families (oldest child birth-30 months)
   c. families with preschool children (oldest child 2½-6 years)
   d. families with schoolchildren (oldest child 6-13 years)
   e. families with teenagers (oldest child 13-20 years)
   f. families as launching centers (first child gone to last child's leaving home)
   g. middle-aged parents (empty nest to retirement)
   h. aging family members (retirement to death of both spouses)

2. Five alternatives are possible:

   a. divorced
   b. young widow or widower
   c. communal (individuals or families)
   d. marriage in culture of poverty
   e. single parent
   f. single

3. a. value clarification
   b. find new resources (community services, etc.)
   c. budgeting and more efficient use of available funds
   d. raising income (more lucrative job)
   e. (wise) use of credit

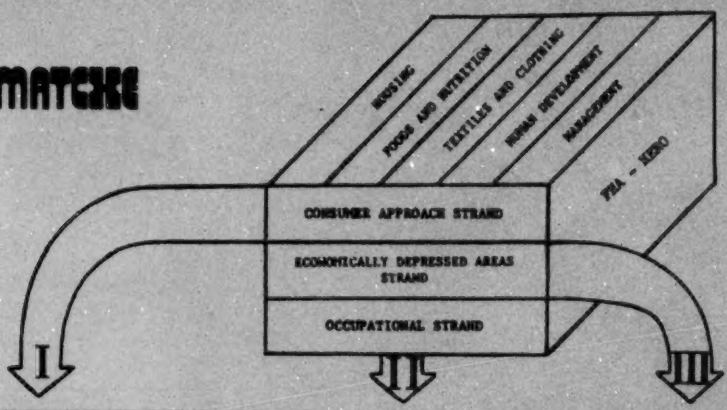
4. Answers will vary according to content of personal experience.

5. a. knowledge and skills--do you know how to do something you usually pay for?
   b. time--do you have time to do something you usually pay for?
   c. other community resources--are there community agencies that offer a service you usually pay for?

6. (Answers will vary according to work done in unit.)

   a. role of values in financial pressures
   b. matching income with expectations
   c. sociological variables which cause financial pressures
   d. varying pressure changes in life cycles of living units
   e. sensitivity to different pressures in living unit different from your own.

MATRIX



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele